

Exhibit 13



FINANCIAL SERVICES
COMMISSION

CHARLIE CRIST
GOVERNOR

BILL MCCOLLUM
ATTORNEY GENERAL

ALEX SINK
CHIEF FINANCIAL OFFICER

CHARLES BRONSON
COMMISSIONER OF
AGRICULTURE

DON B. SAXON
COMMISSIONER

August 31, 2007

Mr. Mathieu Ferragut
Deputy General Manager
Calyon d/b/a Credit Agricole
601 Brickell Key Drive, Suite 800
Miami, Florida 33131

Dear Mr. Ferragut:

Enclosed is a copy of the Certificate of Authority to Transact Business as an international bank agency, issued to Credit Lyonnais, S.A. February 16, 1982. The certificate has been cancelled pursuant to the bank's decision to terminate operations and to surrender its license for an office in Florida.

For the 30 day period following the closure of the Credit Lyonnais, S.A., Miami agency, there have been no claims filed with this office against your bank. Accordingly, operations of the bank are considered terminated effective July 31, 2007.

Sincerely,

A handwritten signature in blue ink that reads "Linda B. Charity".

Linda B. Charity, Director

LBC:dd

Enclosure

cc: Mr. Robert M. Schenck, Vice President, Federal Reserve Bank of Atlanta
Area Financial Manager, Miami

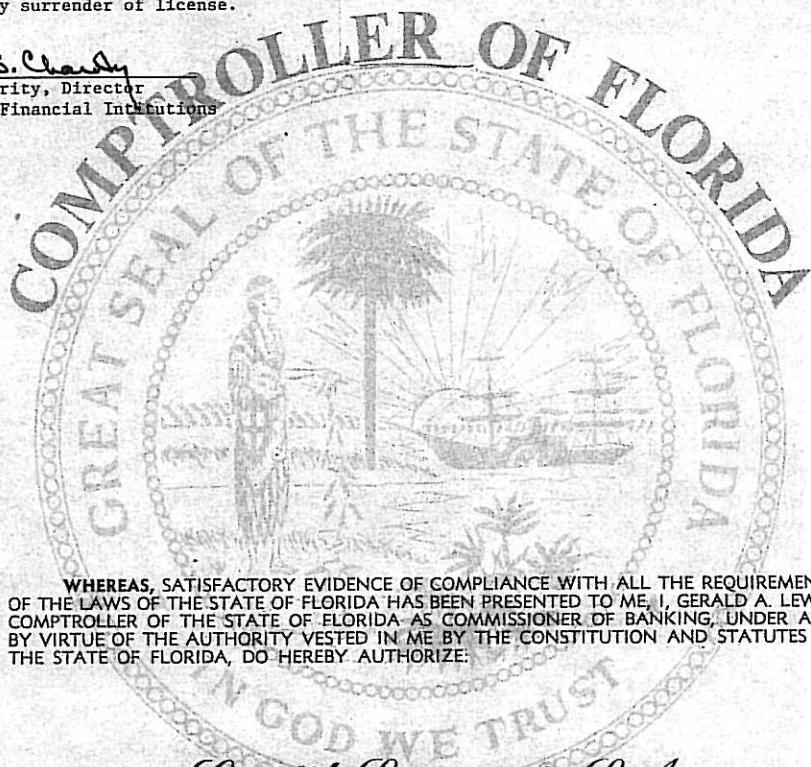
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DIVISION OF FINANCIAL INSTITUTIONS
200 E. GAINES STREET, TALLAHASSEE, FL 32399-0371
TEL: (850)410-9800• FAX: (850)410-9548

Affirmative Action / Equal Opportunity Employer

Cancelled effective July 31, 2007, pursuant to
the voluntary surrender of license.

Linda B. Charity
Linda B. Charity, Director
Division of Financial Institutions



WHEREAS, SATISFACTORY EVIDENCE OF COMPLIANCE WITH ALL THE REQUIREMENTS OF THE LAWS OF THE STATE OF FLORIDA HAS BEEN PRESENTED TO ME, I, GERALD A. LEWIS, COMPTROLLER OF THE STATE OF FLORIDA AS COMMISSIONER OF BANKING, UNDER AND BY VIRTUE OF THE AUTHORITY VESTED IN ME BY THE CONSTITUTION AND STATUTES OF THE STATE OF FLORIDA, DO HEREBY AUTHORIZE:

Credit Lyonnais, S.A.
Paris, France

TO TRANSACT BUSINESS AS AN INTERNATIONAL BANK AGENCY

28-IBA
CERTIFICATE NUMBER

GIVEN UNDER MY HAND AND SEAL OF OFFICE

this SIXTEENTH day of
FEBRUARY, A.D. 1982

Gerald Lewis
GERALD A. LEWIS
Comptroller of Florida and
Commissioner of Banking

ATTEST:

Gerald A. Lewis
Director, Division of Banking

